

# Planning Your Future for Sophomores



**A free guide  
to planning and  
paying for  
higher education**

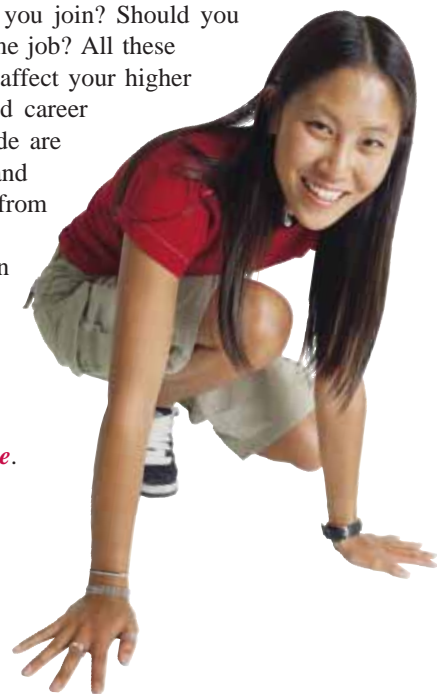
Compiled and printed by the Alabama Student Loan Program—KHEAA and The Student Loan People<sup>SM</sup> in cooperation with the Alabama Association of Student Financial Aid Administrators (AASFAA)

## Getting Set

Congratulations. You're not a freshman anymore. It's time to look back on what you accomplished during your first year in high school and prepare for the next three — and beyond. No, it's **not** too early to think about what you're going to do after high school.

Do you know that some students decide against going to college or technical school because of the cost? Other students give up the college of their dreams and settle for their second-choice school—all because of money. The truth is, if you get all the financial aid you qualify for, you might be able to pay the same amount at a high-priced college that you would at a less expensive school.

This brochure will answer many of your questions about financial aid...but preparing for college isn't just about money. What classes should you take in high school? What sports should you play? What clubs and organizations should you join? Should you get a part-time job? All these choices will affect your higher education and career options. Inside are some ideas and suggestions from the Alabama Student Loan Program—KHEAA to help you in **Planning Your Future.**





# Excuses, Excuses



## Higher Education—it's FOR EVERYBODY!

Some students think they don't need to go to college or get technical training. Lots more believe they just can't afford it.

For almost all of us, this just isn't true.

If you catch yourself saying or thinking any of the following, read on...and learn the truth.

### Fiction

**I can't afford to go to college or technical school.**

### Fact

There are literally *thousands* of sources of student financial aid available to help eligible students. Cost shouldn't stop you from planning your higher education.

### Fiction

**I don't need to go to college—I just want to get a job and make a lot of money.**

### Fact

A person with a bachelor's degree makes an average of \$19,123 **more** each year than someone who just has a high school diploma. (*That's a real statistic. Look it up.*) So over a 30-year period, you would earn \$573,690 more than your high school friends who didn't go to college.

Higher education gives you greater knowledge and increased skills...which mean more job opportunities...which mean more money...and you *know* what more money means—a better way of life for you!

### Fiction

**I don't need to go to college or technical school because no one else in my family has ever gone.**

### Fact

You feel like you won't fit in, right? But many of today's college students are the first in their family to pursue a higher education. In addition to the economic rewards, you'll gain a sense of pride and accomplishment in achieving your goals—setting a new standard the rest of your family can follow.

### Fiction

**My grades aren't good enough to get into college.**

### Fact

Grade point average and class rank are important, but other factors are also considered on college admission applications. Admissions officers look for students who have chosen challenging courses in science, math, and English. They also consider SAT/ACT test scores, letters of recommendation, involvement in school activities, volunteer service, and part-time or summer jobs.

### Fiction

**A higher education automatically means four or more years of college.**

### Fact

Many Alabama schools offer two-year degree programs. Some programs last only 18 months. With programs ranging from a few months to several years, you can find the one that is right for you.

# What You Can Do **NOW!**

Money isn't the only thing you'll need to be ready for college. Here are some suggestions to help you **make plans, set goals, and prepare for your future** right now.

- **Develop good study habits.**

Participate in class, ask questions, take notes, complete assignments on time, and find a good study area at home—one that's far, far away from the TV. The higher your GPA, the better your chances of getting into the college of your choice.

- **Get involved in extracurricular activities.** Make a list of school and community activities that you've participated in. And don't forget to list your volunteer and work experiences. Will the extracurricular portion of your college application look a little empty? Then join a club! Volunteer to work with the elderly! Do **something** to broaden your horizons (and impress the college admissions officers).

- **Visit [www.AlabamaMentor.org](http://www.AlabamaMentor.org).**

This website gives step-by-step instructions on what classes to take each year of high school to prepare for college. In fact, AlabamaMentor.org is your one-stop college planning site! It lets you explore Alabama's colleges, guides you through the admissions process and much more.

- **Talk with your counselor about taking important tests.** Two tests many sophomores take are the PLAN and the Preliminary Scholastic Assessment Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT). The PLAN is a practice test for the ACT. The PSAT/NMSQT is a practice test for the SAT, and your score could qualify you for a National Merit Scholarship, the National Achievement Scholarship for Outstanding Negro Students or the National Scholarship Service and Fund for Negro Students.

- **Explore careers that interest you.**

Talk with somebody who works in the profession you're interested in. Go online and research this career at AlabamaMentor.org (click on "Career Center"). Pay close attention to job duties and responsibilities, entry-level salaries, opportunities for advancement, and education/training requirements. Would you have to move away from your family and friends to find work in this career? Find out!

- **Explore your higher education options.** Which schools can give you the education you need for your chosen career? Will you need a two-year school or a four-year school? Log on to AlabamaMentor.org and use the "Matching Assistant" to find out which Alabama colleges offer the major you want.

## CHOOSING a career

Some people grow up knowing exactly what they want to do for a living. That's great for them, but...

For most of us, choosing a career is not that easy. It's a good idea to start with your interests. Log on to [www.AlabamaMentor.org](http://www.AlabamaMentor.org) and click on "Career Center" to complete a self-assessment survey. This survey will identify careers that match your interests, abilities and skills. You can also:

- Research possible majors in *The College Board Guide to 150 Popular College Majors* published by The College Board. You should check your public library for this and other reference books. If they aren't available, ask the librarian about an interlibrary loan.

- Check the **"Help Wanted"** section of newspapers to see what kinds of jobs and careers are available in your area.
- Visit the **College Board website** at [www.collegeboard.com/apps/careers/index](http://www.collegeboard.com/apps/careers/index) to see detailed descriptions of 280 occupations. Details include average salaries, working conditions and required training/education.
- Read the *Dictionary of Occupational Titles* and the *Occupational Outlook Handbook*, both published by the U.S. Department of Labor, at your public library. You can find the *Dictionary of Occupational Titles* on the internet at [www.oalj.dol.gov/libdot.htm](http://www.oalj.dol.gov/libdot.htm) and the *Occupational Outlook Handbook* at [www.bls.gov/oco/](http://www.bls.gov/oco/).

# ALABAMA Colleges

**Here are 67 Alabama colleges and technical schools that offer everything from aerospace engineering to air conditioning repair. Also listed is the county where the main campus is located. Programs vary from several months to a few years.**

## Public universities

Alabama A & M University .....	Madison
Alabama State University .....	Montgomery
Athens State University .....	Limestone
Auburn University .....	Lee
Auburn University Montgomery .....	Montgomery
Jacksonville State University .....	Calhoun
Troy State University .....	Pike
Troy State University Dothan .....	Houston
Troy State University Montgomery .....	Montgomery
University of Alabama .....	Tuscaloosa
University of Alabama at Birmingham .....	Jefferson
University of Alabama in Huntsville .....	Madison
University of Montevallo .....	Shelby
University of North Alabama .....	Lauderdale
University of South Alabama .....	Mobile
University of West Alabama .....	Sumter

## Private, nonprofit colleges and universities

Birmingham-Southern College .....	Jefferson
Concordia College .....	Dallas
Faulkner University .....	Montgomery
Heritage Christian University .....	Lauderdale
Huntingdon College .....	Montgomery
Judson College .....	Perry
Marion Military Institute .....	Perry
Miles College .....	Jefferson
Oakwood College .....	Madison
Samford University .....	Jefferson
Southeastern Bible College .....	Shelby
Southern Christian University .....	Montgomery
Spring Hill College .....	Mobile
Stillman College .....	Tuscaloosa
Talladega College .....	Talladega
Tuskegee University .....	Macon
United States Sports Academy .....	Baldwin
University of Mobile .....	Mobile

## Public colleges

Alabama Southern Community College .....	Monroe
Bessemer State Technical College .....	Jefferson
Bevill State Community College .....	Walker
Bishop State Community College .....	Mobile
Calhoun Community College .....	Limestone
Central Alabama Community College .....	Tallapoosa
Chattahoochee Valley Community College .....	Russell
Jefferson Davis Community College .....	Escambia
J. F. Drake State Technical College .....	Madison
Enterprise-Ozark Community College .....	Coffee
James H. Faulkner State Community College .....	Baldwin
Gadsden State Community College .....	Etowah
Jefferson State Community College .....	Jefferson
Lawson State Community College .....	Jefferson
Northeast Alabama Community College .....	DeKalb
Northwest-Shoals Community College .....	Colbert
Reid State Technical College .....	Conecuh
Shelton State Community College .....	Tuscaloosa
Snead State Community College .....	Marshall
Southern Union State Community College .....	Randolph
H. Councill Trenholm State Technical College .....	Montgomery
Wallace Community College .....	Houston
Lurleen B. Wallace Community College ....	Covington
Wallace State College at Hanceville .....	Cullman
George C. Wallace State Community College at Selma .....	Dallas

## Degree-granting proprietary (trade) schools

Herzing College .....	Jefferson
ITT Technical Institute .....	Shelby
Prince Institute of Professional Studies...	Montgomery
Remington College .....	Mobile
South University .....	Montgomery
Virginia College .....	Jefferson
Virginia College at Huntsville .....	Madison
Virginia College Technical .....	Shelby

**To learn more about the schools you're interested in, visit the KHEAA Web site at [www.kheaa.com/pub\\_algi.html](http://www.kheaa.com/pub_algi.html).**

## See anything you like?

List four schools you'd like to learn more about and go online to find out more about them.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_





# Learn about Financial Aid

There are many different types of financial aid available to students. So don't rule out your favorite college just because you think it costs too much. And don't assume that you won't qualify for financial aid. First, you **apply for student aid** to find out what kind of assistance you're eligible for. Then, you **choose the program** or programs that best suit your needs.

Test your financial aid knowledge by matching the program to its correct definition.

- |   |                             |
|---|-----------------------------|
| <b>A. Grant</b>                           | <b>D. Scholarship</b>       |
| <b>B. Loan</b>                            | <b>E. Prepaid Tuition</b>   |
| <b>C. Conversion<br/>Loan/Scholarship</b> | <b>F. Waiver</b>            |
|   | <b>G. Work-study</b>        |
|   | <b>H. Military Benefits</b> |

1. \_\_\_\_ A part-time job where your salary automatically goes to help pay your tuition.
2. \_\_\_\_ A free gift, based on financial need, that you don't have to pay back.
3. \_\_\_\_ Money you borrow and repay with interest after you graduate.
4. \_\_\_\_ An award that requires you to provide certain services or else pay back the money with interest.
5. \_\_\_\_ Financial assistance for individuals (or their dependents) who have served in the military or are preparing to enter the U.S. Armed Forces.
6. \_\_\_\_ A free gift, based on your talent, achievement, skills, or abilities, that you don't have to repay.
7. \_\_\_\_ A contract purchased by your parents to guarantee a fully paid tuition for you at a participating school.
8. \_\_\_\_ A program where your school doesn't charge you for tuition or other fees if you meet certain qualifications (like if your father was a policeman killed in the line of duty).

Answers: 1-F; 2-A; 3-B; 4-C; 5-H; 6-D; 7-E; 8-F

## Other Services

The Alabama Student Loan Program—KHEAA offers many programs and services for Alabama students, including:

### [www.alstudentaid.com](http://www.alstudentaid.com)

- College Aid Calculator
- Online loan counseling
- eSign your student loan application
- Online account information and application status for KHEAA loans
- Loan Repayment Calculator
- Publications (see list below)
- Links to other financial aid sites

### Publications

- *Getting In*—for high school seniors
- *Affording Higher Education*—a reference book listing more than 4,000 financial aid programs for Alabama students
- *Surf the Net*—a brochure that lists web addresses for Alabama colleges and other financial aid websites

### Toll-free loan account information

- (800) 928-8926



## For More Information

### Alabama Student Loan Program—KHEAA

100 North Union Street, Suite 308

Montgomery, AL 36104-3762

Toll free: (800) 721-9720 Fax: (334) 265-9750

[www.alstudentaid.com](http://www.alstudentaid.com)